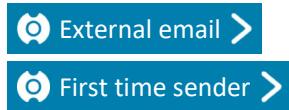


# EXHIBIT “C”

**Berger, Evan**

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**From:** Yenon @ CCI <yenon@callcci.com>  
**Sent:** Friday, February 23, 2024 3:28 PM  
**To:** Berger, Evan  
**Subject:** Fwd: Mortgage denial



Sent from my iPhone

Begin forwarded message:

**From:** Judah Stein <jstein@steinsakslegal.com>  
**Date:** January 23, 2023 at 3:28:42 PM EST  
**To:** "yenon callcci.com" <yenon@callcci.com>  
**Subject: RE: Mortgage denial**

**RE: Refinance**

Dear \_\_\_\_\_,

I am a licensed mortgage banker. After receiving your loan application, I ran your credit and reviewed all three of your credit reports. As discussed, at this time, due to the late mortgage payment with NR/SMS/CAL, your credit scores has been affected and you would be paying a higher interest rate. Based on your current scores, it would not make sense for you to refinance.

Thank you,

Judah

Judah Stein, Esq.  
Stein Saks, PLLC  
One University Plaza, Suite 620  
Hackensack, NJ 07601  
P. [P. \(201\) 282-6500 ext 103](tel:(201)282-6500)  
F. [F. \(201\) 282-6501](tel:(201)282-6501)  
steinsakslegal.com

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**From:** Judah Stein  
**Sent:** Monday, January 23, 2023 2:22 PM  
**To:** 'Yenon Argy' <yenon@callcci.com>  
**Subject:** Mortgage denial

This is an example of a letter:

**RE: Refinance**

Dear \_\_\_\_\_,

I am a licensed mortgage banker. After receiving your loan application, I ran your credit. As discussed, at this time, due to the late mortgage payment with NR/SMS/CAL, your credit scores has been affected and you would be paying a higher interest rate. Based on your current scores, it would not make sense for you to refinance.

Thank you,

Judah

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<image001.png>